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June 29, 2001

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VIA EXPRESS MAIL: EL685884425US

Box PATENT APPLICATION

Assistant Commissioner for Patents

Washington, DC 20231

New U.S. Patent Application

Title: SYSTEMS AND METHODS FOR PROCESSING  
CREDIT CARD TRANSACTIONS THAT EXCEED  
CREDIT LIMIT

Inventors: Kevin HUENNEKENS et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 32 pages, including 6 independent claims and 66 claims total.
2. Drawings - 4 sheets of drawings (Figures 1-4).

Please address all correspondence with respect to this application to:

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Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration and paying the appropriate filing fee.

JC985 U.S. PTO  
06/29/01

WASHINGTON  
202-408-4000

PALO ALTO  
415-849-6600

JC973 U.S. PTO  
09/897775  
06/29/01

TOKYO  
011-813-3431-6943

BRUSSELS  
011-322-646-0353

0985775-062901

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June 29, 2001  
Page 2

Please accord this application an application number and filing date.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:

John A. Hudalla  
Reg. No. P-48,445

JAH/bp  
Enclosures

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**CERTIFICATE UNDER 37 CFR § 1.10 OF  
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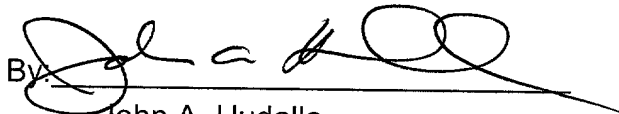
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Date of Deposit

I hereby certify that this correspondence is being deposited with the United States Postal Services "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

By   
John A. Hudalla

1. Transmittal Letter, 2 pgs
2. Application 32 pages, including a cover page, with 6 independent claim and 66 claims total
3. Four (4) sheets of drawings, Figures 1 - 4
4. Post Cards - (1) - Acknowledgment and (2) Serial Number

098973-06901  
T06290" 5/4/2001